### **ATTACHMENT 3**

# PUBLIC COMMENT PERIOD AND PUBLIC HEARING ANNOUNCEMENTS



#### Office of the Commissioner of Insurance

Wisconsin Insurance Commissioner Ted Nickel welcomes you to the Office of the Commissioner of Insurance (OCI) Web site. OCI has been regulating th Wisconsin insurance market and protecting consumers since 1870.

#### Consumer Information



- · File a Complaint
- · Search for an Agent
- · Search for a Company
- · Consumer Publications
- Health Insurance Rates
   More...

#### Agent/Agencies



- Obtain a Resident Insurance License
- Obtain a Nonresident Insurance License
- Renewing an Insurance License
- · Continuing Education
- License Types and Fees
   More...

#### **OCI Online Services**



- · Registered Agent for Service of Process
- Administrative Actions
- · Rate and Form Filing Information
- · Pay Premium Taxes and Fees
- Subscribe to Mailing Lists
   More...

#### Insurance News

Press Releases

Find Health Insurer

Wisconsin Insurance Report

Open Meeting Notices

1332 Draft Waiver for State
Innovation Application (new)

#### What's New

Public Hearing Notice (Milwaukee, WI): OCI 1332 Draft Waiver for State Innovation Application

Commissioner Nickel Appointed Zach Bemis as Chief Legal Counsel

Commissioner Nickel Applauds Legislature on Passage of SB 770, Wisconsin Health Care Stability Plan, with Bipartisan Support

Bulletins/Rules/Laws

Bulletins to Insurers

Rule-making Information

Wisconsin Insurance Laws and Regulations



#### Information for Consumers - Health Insurance

Last Updated: March 20, 2

Health

Auto

Life and Annuities

Homeowners

Consumer's Home Page

Consumer Publications

#### Where Can I Find Health Insurance Information?

The Office of the Commissioner of Insurance (OCI) provides a number of publications to guide consumers looking for information related to health insurance. These publications are updated regularly and can help consumers make informed decisions regarding their health coverage. A list of health publications can be foun on the Consumer Publications list. You will find information on long-term care, Medicare supplement, worker' compensation, managed care plans (HMOs and limited service health organizations), as well as filing grievan and complaints.

The publications can be printed. You will find a link to a publication order form if you prefer a hard copy.

#### Federal Health Care Reform

Per federal regulation all health insurance plans in the individual market are "guaranteed available" to consumers during an annual open enrollment period. You and your family may or may not be eligible for hea insurance coverage from all companies listed in your county depending on your address. For more informatio you should contact (1) the health insurance companies listed for your county in the Health Insurer Map below, (2) your licensed insurance agent, or (3) the Federally Facilitated Market Place (FFM). Please note tha you are eligible for subsidies from the federal government these can only be accessed by applying for covera through the FFM. See the Health Care Reform page for additional information.

#### **Find Health Insurer**

The Health Insurer Map is a record of health insurance companies' marketing practices as reported to the Off of the Commissioner of Insurance in rate filings. Inclusion on this list is NOT an implicit or explicit endorseme by OCI.

#### 2017 Health Care Insurance Town Hall Presentation

OCI held informational sessions across Wisconsin in an effort to provide a forum for citizens to gather information on the Affordable Care Act (ACA), 2017 open enrollment and "auto re-enrollment."

A Copy of the Presentation

#### Comprehensive Health Insurance Rates

Information about health insurance rate changes already on file with our office is available using OCI's Policy Form and Rate/Rule Filing Search feature. Comments and/or questions about health insurance rate increases can be e-mailed to OCIHealthRates@wisconsin.gov.

Note: The average health insurance rate increase information included in health insurance filings is required I the U.S. Department of Health and Human Services to be included in all health insurer rate filings. OCI has concerns that the information required to be posted will be confusing to consumers. The rate increase information is calculated by using a weighted average based on a geographic distribution of plans and, as a result, has little relationship to an increase in any consumer's actual premium rate.

Lists of rate filings that were subject to rate review in Wisconsin are provided below. The lists are organized I the calendar year of the rate filing's effective date. A justification for each rate filing can be accessed by visil https://ratereview.healthcare.gov/.

This federal Web site allows consumers to search for rate filings by (1) state and (2) company name. Please note that the federal Web site may not be supported by certain Internet browsers.

- 2013
- 2014
- 2015
- 2016
- 2017
- 2018

In Wisconsin, Health Maintenance Organizations (HMOs) are required to develop quality assurance plans to monitor the quality of the health care that their members receive. HMOs are required to submit to the Office the Commissioner of Insurance a report every year that includes a sample of this data. See the HMO Quality and Consumer Satisfaction Data page for further information.

#### Wisconsin 1332 Draft Waiver for State Innovation Application

The Office of the Commissioner of Insurance (OCI) has developed a 1332 Draft Waiver for State Innovation Application under the Affordable Care Act pursuant to 2017 Wisconsin Act 138 allowing Wisconsin to leverage federal funding for the operation of a state based reinsurance plan; the Healthcare Stability Plan. A 1332 Wai permits states to pursue innovative strategies to ensure residents have access to affordable health insurance options. OCI has opened a 30-day public comment period for the 1332 Draft Waiver Application. Below are links to the draft application and a power point presentation highlighting key information about the Wisconsir individual market and the Healthcare Stability Plan. The last day to formally submit comments for inclusion with the final application OCI submits to the federal government is Saturday, April 14, 2018. Written comments may be emailed at OCI1332WaiverComments@wisconsin.gov.

Wisconsin Healthcare Stability Plan PowerPoint Presentation:

B Wisconsin Healthcare Stability Plan - FINAL public pp.pdf

Wisconsin 1332 Draft Waiver Application:

Main I 1332 DRAFT Waiver Application 3 13 18.pdf



Press Release, March 13, 2018, Public Hearing Notice (La Crosse, WI): OCI 1332 Draf Waiver for State Innovation Application

Last Updated: March 13, 2

Press Releases

Administrative Actions Press Releases For more information contact: Elizabeth Hizmi, Public Information Officer (608) 267-9460 or elizabeth.hizmi@wisconsin.gov

Public Hearing Notice (La Crosse, WI): OCI 1332 Draft Waiver for State Innovation Application

The Office of the Commissioner of Insurance (OCI) has developed a 1332 Draft Waiver for State Innovation Application under the Affordable Care Act pursuant to 2017 Wisconsin Act 138 allowing Wisconsin to leverage federal funding for the operation of a state based reinsurance plan. A 1332 Waiver permits states to pursue innovative strategies to ensure residents have access to affordable health insurance options. OCI has opened the 30-day public comment period for the 1332 Draft Waiver Application, which is attached to this release.

OCI will hold a public hearing tomorrow in La Crosse.

WHAT:

Public Hearing: OCI 1332 Draft Waiver for State Innovation Application

WHEN:

Wednesday, March 14, 2018 Public hearing begins: 4:00PM

WHERE:

Gundersen Health System - Onalaska Clinic

3rd Floor, Room 3K-Rheumotology

3111 Gundersen Drive Onalaska, WI 54650

NOTE:

Credentialed members of the media are invited to attend.

#### **Public Hearing Information - Attachments**

🖹 OCI 1332 Draft Waiver Application

The public comment period will be open from March 13 - April 14, 2018. Comments may be submitted in writing or in person at a public hearing.

Written comments on the OCI 1332 Draft Waiver Application may be submitted via e-mail at:

#### OCI1332WaiverComments@wisconsin.gov

or mail at:

ATTN: JP Wieske, Deputy Commissioner Wisconsin Office of the Commissioner of Insurance PO Box 7873

Madison, WI 53707-7873

Later this week, OCI will also conduct public hearings in the following locations: Chippewa Falls, Marshfield, Wausau, and Green Bay. Hearings in Milwaukee and Madison will occur in the coming weeks. Additional detai are forthcoming.

### Press Release, March 14, 2018, Public Hearing Notice (Marshfield, WI): OCI 1332 Drawaiver for State Innovation Application

Last Updated: March 14, 2

Press Releases

Administrative Actions Press Releases For more information contact: Elizabeth Hizmi, Public Information Officer, (608) 267-9460 or elizabeth.hizmi@wisconsin.gov

Public Hearing Notice (Marshfield, WI):
OCI 1332 Draft Waiver for State Innovation Application

The Office of the Commissioner of Insurance (OCI) has developed a 1332 Draft Waiver for State Innovation Application under the Affordable Care Act pursuant to 2017 Wisconsin Act 138 allowing Wisconsin to leverage federal funding for the operation of a state based reinsurance plan. A 1332 Waiver permits states to pursue innovative strategies to ensure residents have access to affordable health insurance options. OCI has opened the 30-day public comment period for the 1332 Draft Waiver Application, which is attached to this release.

OCI will hold a public hearing tomorrow in Marshfield.

WHAT: Public Hearing: OCI 1332 Draft Waiver for State Innovation Application

WHEN: Thursday, March 15, 2018

Public hearing begins: 2:00PM

WHERE: Marshfield Clinic

Melvin Laird Building, Froehlke Auditorium

648-748 W. Kalsched Street Marshfield, WI 54449

NOTE: Credentialed members of the media are invited to attend.

#### **Public Hearing Information - Attachments**

🖾 OCI Public Hearing Presentation: Wisconsin Healthcare Stability Plan

🔁 OCI 1332 Draft Waiver Application

The public comment period will be open from March 13 - April 14, 2018. Comments may be submitted in writing or in person at a public hearing.

Written comments on the OCI 1332 Draft Waiver Application may be submitted via e-mail at:

OCI1332WaiverComments@wisconsin.gov

or mail at:

ATTN: JP Wieske, Deputy Commissioner

Wisconsin Office of the Commissioner of Insurance

PO Box 7873

Madison, WI 53707-7873

Later this week, OCI will also conduct public hearings in Wausau, and Green Bay. Hearings in Milwaukee and Madison will occur in the coming weeks. Additional details are forthcoming.



Press Release, March 14, 2018, Public Hearing Notice (Chippewa Falls, WI): OCI 1332 Draft Waiver for State Innovation Application

Last Updated: March 14, 2

Press Releases

Administrative Actions Press Releases For more information contact: Elizabeth Hizmi, Public Information Officer, (608) 267-9460 or elizabeth.hizmi@wisconsin.gov

Public Hearing Notice (Chippewa Falls, WI): OCI 1332 Draft Waiver for State Innovation Application

The Office of the Commissioner of Insurance (OCI) has developed a 1332 Draft Waiver for State Innovation Application under the Affordable Care Act pursuant to 2017 Wisconsin Act 138 allowing Wisconsin to leverage federal funding for the operation of a state based reinsurance plan. A 1332 Waiver permits states to pursue innovative strategies to ensure residents have access to affordable health insurance options. OCI has opened the 30-day public comment period for the 1332 Draft Waiver Application, which is attached to this release.

OCI will hold a public hearing tomorrow in Chippewa Falls.

WHAT: Public Hearing: OCI 1332 Draft Waiver for State Innovation Application

WHEN: Thursday, March 15, 2018

Public hearing begins: 10:00AM

WHERE: Chippewa Falls Public Library

Virginia Smith Meeting Room 105 West Central Street Chippewa Falls, WI 5472

NOTE: Credentialed members of the media are invited to attend.

Public Hearing Information – Attachments

🖹 OCI Public Hearing Presentation: Wisconsin Healthcare Stability Plan

A OCI 1332 Draft Waiver Application

The public comment period will be open from March 13 – April 14, 2018. Comments may be submitted in writing or in person at a public hearing.

Written comments on the OCI 1332 Draft Waiver Application may be submitted via e-mail at:

OCI1332WaiverComments@wisconsin.gov

or mail at:

ATTN: JP Wieske, Deputy Commissioner

Wisconsin Office of the Commissioner of Insurance

PO Box 7873

Madison, WI 53707-7873

Later this week, OCI will also conduct public hearings in the following locations: Marshfield, Wausau, and Gre Bay. Hearings in Milwaukee and Madison will occur in the coming weeks. Additional details are forthcoming.



### Press Release, March 15, 2018, Public Hearing Notice (Wausau, WI): OCI 1332 Draft Waiver for State Innovation Application

Last Updated: March 15, 2

Press Releases

Administrative Actions Press Releases For more information contact: Elizabeth Hizmi, Public Information Officer, (608) 267-9460 or elizabeth.hizmi@wisconsin.gov

Public Hearing Notice (Wausau, WI): OCI 1332 Draft Waiver for State Innovation Application

The Office of the Commissioner of Insurance (OCI) has developed a 1332 Draft Waiver for State Innovation Application under the Affordable Care Act pursuant to 2017 Wisconsin Act 138 allowing Wisconsin to leverage federal funding for the operation of a state based reinsurance plan. A 1332 Waiver permits states to pursue innovative strategies to ensure residents have access to affordable health insurance options. OCI has opened the 30-day public comment period for the 1332 Draft Waiver Application, which is attached to this release.

OCI will hold a public hearing tomorrow in Wausau.

WHAT: Public Hearing: OCI 1332 Draft Waiver for State Innovation Application

WHEN: Friday, March 16, 2018

Public hearing begins: 8:00AM

WHERE: Northcentral Technical College

Center for Health Sciences Building, Room 2014

1000 W. Campus Drive Wausau, WI 54401

NOTE:

Credentialed members of the media are invited to attend.

#### Public Hearing Information - Attachments

🖹 OCI Public Hearing Presentation: Wisconsin Healthcare Stability Plan

🖒 OCI 1332 Draft Waiver Application

The public comment period will be open from March 13 – April 14, 2018. Comments may be submitted in writing or in person at a public hearing.

Written comments on the OCI 1332 Draft Waiver Application may be submitted via e-mail at:

OCI1332WaiverComments@wisconsin.gov

or mail at:

ATTN: JP Wieske, Deputy Commissioner
Wisconsin Office of the Commissioner of Insurance
PO Box 7873

Madison, WI 53707-7873

Later this week, OCI will also conduct a public hearing in Green Bay. Hearings in Milwaukee and Madison will occur in the coming weeks. Additional details are forthcoming.

## Press Release, March 15, 2018, Public Hearing Notice (Green Bay, WI): OCI 1332 Drail Waiver for State Innovation Application

Last Updated: March 15, 2

Press Releases

Administrative Actions Press Releases For more information contact: Elizabeth Hizmi, Public Information Officer, (608) 267-9460 or elizabeth.hizmi@wisconsin.gov

Public Hearing Notice (Green Bay, WI): OCI 1332 Draft Waiver for State Innovation Application

The Office of the Commissioner of Insurance (OCI) has developed a 1332 Draft Waiver for State Innovation Application under the Affordable Care Act pursuant to 2017 Wisconsin Act 138 allowing Wisconsin to leverage federal funding for the operation of a state based reinsurance plan. A 1332 Waiver permits states to pursue innovative strategies to ensure residents have access to affordable health insurance options. OCI has opened the 30-day public comment period for the 1332 Draft Waiver Application, which is attached to this release.

OCI will hold a public hearing tomorrow in Green Bay.

WHAT:

Public Hearing: OCI 1332 Draft Waiver for State Innovation Application

WHEN:

Friday, March 16, 2018

. . .

Public hearing begins:12:30PM

WHERE:

Weyers-Hillard Branch Library

W-H Meeting Room 1 2680 Riverview Drive Green Bay, WI 54313

NOTE:

Credentialed members of the media are invited to attend.

#### **Public Hearing Information - Attachments**

🔁 OCI Public Hearing Presentation: Wisconsin Healthcare Stability Plan

A OCI 1332 Draft Waiver Application

The public comment period will be open from March 13 – April 14, 2018. Comments may be submitted in writing or in person at a public hearing.

Written comments on the OCI 1332 Draft Waiver Application may be submitted via e-mail at:

#### OCI1332WaiverComments@wisconsin.gov

or mail at:

ATTN: JP Wieske, Deputy Commissioner

Wisconsin Office of the Commissioner of Insurance

PO Box 7873

Madison, WI 53707-7873

Public hearings in Milwaukee and Madison will occur in the coming weeks. Additional details are forthcoming.

#### Press Release, March 21, 2018, Public Hearing Notice (Milwaukee, WI): OCI 1332 Dra Waiver for State Innovation Application

Last Updated: March 21, 2

Press Releases

Administrative Actions Press Releases

For more information contact: Elizabeth Hizmi, Public Information Officer, (608) 267-9460 or elizabeth.hizmi@wisconsin.gov

> Public Hearing Notice (Milwaukee, WI): OCI 1332 Draft Waiver for State Innovation Application

The Office of the Commissioner of Insurance (OCI) has developed a 1332 Draft Waiver for State Innovation Application under the Affordable Care Act pursuant to 2017 Wisconsin Act 138 allowing Wisconsin to leverage federal funding for the operation of a state based reinsurance plan. A 1332 Waiver permits states to pursue innovative strategies to ensure residents have access to affordable health insurance options. OCI has opened the 30-day public comment period for the 1332 Draft Waiver Application, which is attached to this release.

OCI will hold a public hearing in Milwaukee.

WHAT:

Public Hearing: OCI 1332 Draft Waiver for State Innovation Application

WHEN:

Friday, March 23, 2018 Public hearing begins: 3:00PM

Wisconsin Center

WHERE:

Room 203C

400 W. Wisconsin Avenue Milwaukee, WI 53203

NOTE:

Credentialed members of the media are invited to attend.

#### Public Hearing Information - Attachments

DOCI Public Hearing Presentation: Wisconsin Healthcare Stability Plan

A OCI 1332 Draft Waiver Application

The public comment period will be open from March 13 - April 14, 2018. Comments may be submitted in writing or in person at a public hearing.

Written comments on the OCI 1332 Draft Waiver Application may be submitted via e-mail at:

OCI1332WaiverComments@wisconsin.gov

or mail at:

ATTN: JP Wieske, Deputy Commissioner Wisconsin Office of the Commissioner of Insurance

PO Box 7873

Madison, WI 53707-7873

In early April, OCI will also conduct a public hearing in Madison. Additional details are forthcoming.



#### Press Release, April 3, 2018, Public Hearing Notice (Madison, WI): OCI 1332 Draft Waiver for State Innovation Application

Last Updated: April 3, 2

Press Releases

Administrative Actions Press Releases

For more information contact: Elizabeth Hizmi, Public Information Officer, (608) 267-9460 or elizabeth.hizmi@wisconsin.gov

> Public Hearing Notice (Madison, WI): OCI 1332 Draft Waiver for State Innovation Application

The Office of the Commissioner of Insurance (OCI) has developed a 1332 Draft Waiver for State Innovation Application under the Affordable Care Act pursuant to 2017 Wisconsin Act 138 allowing Wisconsin to leverage federal funding for the operation of a state based reinsurance plan. A 1332 Waiver permits states to pursue innovative strategies to ensure residents have access to affordable health insurance options. OCI has opened the 30-day public comment period for the 1332 Draft Waiver Application, which is attached to this release.

OCI will hold a public hearing in tomorrow in Madison.

WHAT: Public Hearing: OCI 1332 Draft Waiver for State Innovation Application

WHEN: Wednesday, April 4, 2018

Public hearing begins: 1:00PM

WHERE: Wisconsin Office of the Commissioner of Insurance

Room 227

125 South Webster Street Madison, WI 53703

Credentialed members of the media are invited to attend. **Public Hearing Information - Attachments** 

🛚 OCI Public Hearing Presentation: Wisconsin Healthcare Stability Plan

A OCI 1332 Draft Waiver Application

The public comment period will be open from March 13 - April 14, 2018. Comments may be submitted in writing or in person at a public hearing.

Written comments on the OCI 1332 Draft Waiver Application may be submitted via e-mail at:

OCI1332WaiverComments@wisconsin.gov

or mail at:

NOTE:

ATTN: JP Wieske, Deputy Commissioner Wisconsin Office of the Commissioner of Insurance PO Box 7873

Madison, WI 53707-7873

This concludes the public hearings on Wisconsin's 1332 Draft Waiver for State Innovation Application.